

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Charles E. Green
Debtor

Case No. 14-05403-JJT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 3180W

Page 1 of 2
Total Noticed: 20

Date Rcvd: Jan 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2018.

db +Charles E. Green, 2380 Clearwater Run, The Villages, FL 32162-2306
cr +PA Department of Revenue, Office of Attorney General, 15th Floor - Strawberry Square,
Harrisburg, PA 17120-0001
4574543 +Frank Kovalchick, Fish Outdoor Properties, 1868 East Third Street,
Williamsport, PA 17701-3923
4574544 +H & G Holding, LLC, 1352 Cumberland St., Lebanon, PA 17042-4528
4574545 +Hlavaty Plumb-Heat-Cool, 86 E. Pottsville St., Pine Grove, PA 17963-1504
4585673 +Kubota Credit Corporation, PO Box 9013, Addison, TX 75001-9013
4574546 +Kubota Credit Corporation, Loan Servicing Center, 14855 FAA Blvd.,
Fort Worth, TX 76155-2219
4581068 M & T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
4574550 +Manufacturers and Traders Trust Co., 475 Crosspoint Pkwy., Getzville, NY 14068-1609
4574551 Marabelle's Restaurant and Catering, 1352 Cumberland St., Schuylkill Haven, PA 17972
4574553 +Peter E. Meltzer, Esquire, Weber Gallagher Simpson Stapleton F, 2000 Market St., 13th Fl.,
Philadelphia, PA 19103-3204
4574555 Richard A. Hoyle, 2320 Spear Cove, Schuylkill Haven, PA 17972
4574556 +Sarah A. Elia, Esquire, Weber Gallagher Simpson Stapleton F, 2000 Market St., 13th Fl.,
Philadelphia, PA 19103-3204

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4574542 EDI: BANKAMER.COM Jan 16 2018 18:53:00 Bank of America, P. O.Box 982235,
El Paso, TX 79998-2235
4574549 E-mail/Text: camanagement@mtb.com Jan 16 2018 18:52:28 M & T Bank, Lending Services,
P. O. Box 1288, Buffalo, NY 14240-1288
4574548 E-mail/Text: camanagement@mtb.com Jan 16 2018 18:52:28 M & T Bank, P. O. Box 1288,
Buffalo, NY 14240-1288
4574552 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2018 18:52:31 PA Dept. of Revenue,
Bankruptcy Division, Dept. 280946, Harrisburg, PA 17128-0946
4579467 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 16 2018 18:52:31
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, PA 17128-0946
4574557 +E-mail/Text: birminghamtops@sba.gov Jan 16 2018 18:52:40 Small Business Administration,
801 Tom Martin Dr., Suite 120, Birmingham, AL 35211-6424
4625270 +EDI: WFFC.COM Jan 16 2018 18:53:00 Wells Fargo Card Services, 1 Home Campus 3rd Floor,
Des Moines, IA 50328-0001

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4591768* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748
(address filed with court: M&T BANK, PO BOX 1288, Buffalo, NY 14240)
4574547 ###Linda R. Green, 57 Kutz Road, Schuylkill Haven, PA 17972-9016
4574554 ###Richard A. Hoyle, 2320 Spear Cove, Auburn, PA 17922-9414

TOTALS: 0, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 18, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2018 at the address(es) listed below:

Brenda Sue Bishop on behalf of Creditor PA Department of Revenue bbishop@attorneygeneral.gov,
ARC-Court-MiddleDistrict@attorneygeneral.gov;RA-occbankruptcy6@state.pa.us
Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
David S. Gellert on behalf of Debtor 1 Charles E. Green dsgrdg@ptdprolog.net
Joshua I Goldman on behalf of Creditor M&T BANK bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven C Gould on behalf of Creditor PA Department of Revenue sgould@attorneygeneral.gov,
dbiller@attorneygeneral.gov
Thomas I Puleo on behalf of Creditor M&T BANK tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1 **Charles E. Green**
First Name Middle Name Last Name
Debtor 2
(Spouse, if filing) First Name Middle Name Last Name
United States Bankruptcy Court **Middle District of Pennsylvania**
Case number: **5:14-bk-05403-JJT**

Social Security number or ITIN **xxx-xx-1649**
EIN ____-____-____
Social Security number or ITIN ____-____-____
EIN ____-____-____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Charles E. Green

By the
court:



January 16, 2018

Honorable John J. Thomas
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.